Certificate Number: 16339-PAE-DE-034570726

Bankruptcy Case Number: 20-12166



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on June 17, 2020, at 9:44 o'clock AM EDT, Yoan Henriquez completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 17, 2020 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>